Navy – Marine Cash™ Overview

Dec 2003

Automated Teller Machines-at-Sea System designed as a pay delivery system to provide safekeeping of personal funds when deployed

Afloat Supply Department of the Future

Prototype

Navy Cash™
2001-Present

Prototype

ATMs-at-Sea Online / CBA
1996-Present

Current

ATMs-at-Sea
1988-Present

Electronic disbursing…provides cashless shipboard environment with access afloat to financial institutions ashore via satellite

Vision

Next generation ... ATMs run on shipboard LAN … introduces electronic banking and stored value e-purse

- ***Navy Cash Electronic Banking** - full-time access afloat to all personal funds at banks and credit unions ashore.*

- ***Navy Cash Electronic Purse** - Cashless environment within lifelines of the ship using Navy Cash*

Navy Cash Card … debit card
That can be used ship to ship, ship to Navy bases, and is commercially accepted worldwide.

NAVAL SUPPLY SYSTEMS COMMAND HEADQUARTERS

Navy Cash Electronic Cash Management

- ✓ Electronic purse to eliminate cash handling

- ✓ Electronic banking access to stateside financial institutions

- ✓ Split Pay sent directly to Navy Cash accounts

- ✓ Point of sale devices at retail locations throughout the ship

- ✓ Automated cash management reports

How Does Navy Cash Work?

- **Department of Treasury has appointed JP Morgan Chase as Treasury Agent Bank responsible for Navy Cash**

- **Crewmembers enroll in the program and receive a Navy Cash "account"**

- **Ashore, funds in Navy Cash account can be accessed at commercial ATMs in town 24/7 using magnetic stripe on the back of Navy Cash card … branded debit feature**

- **On board ship, funds in Navy Cash account can be accessed at K80 cashless ATM 24/7 and transferred to the e-purse on the chip … funds can be transferred from home bank or credit union to Navy Cash account to chip and back**

- **On board ship, e-funds on chip are used to purchase things at retail locations throughout ship, e.g., Ship's Store, Post Office, MWR, vending machines**

ATM-at-Sea / Navy Cash System Comparison

Features	Current	Future
	ATMs-at-Sea	**Navy Cash™**
Card	**Ship Specific**	**Commercial Card**
Acceptance	**Home Ship Only**	**Accepted Globally**
Technology	**Magnetic Stripe**	**Chip and Magnetic Stripe**
Access	**Split Pay**	**Split Pay, All Banks and Credit Unions Accepting ACH Transactions**
Accountability	**Disbursing Officer/US Navy**	**Treasury Agent Bank**
Availability	**210 Shipboard ATMs 1-4 ATMs per ship**	**892,000 ATMs Globally 32M Merchants Globally**

End State: E-Commerce solution vice Navy-unique system

NAVSUP

- Eliminate coin, currency, checks, and money orders

- Reduce cash handling cost

- Reduce infrastructure costs

- Reengineer/streamline accounting /cash management processes

- More time for core functions

- Improves readiness

- Better, faster, cheaper, more secure than cash

- Personal bank account accessible 24/7— access to all entitlements

- Money earns interest in Sailor and Marine accounts

- Automate financial processes

- Minimizes redundant and error-prone transactions

- QOL enrichment

U.S. Department of Treasury Financial Management Service already tasked with ensuring that the Federal Government is at the forefront of this emerging technology.

- ◆ **Risks are minimized.**

- ◆ **Success factors are increased.**

- ◆ **Treasury provides industry COTS standards.**

- ◆ **U.S. Army and Treasury have already surpassed $120 million in transactions in similar efforts, e.g., Eagle Cash in Bosnia, etc.**

- ◆ **Navy Cash First DoD Open System.**

Major Milestones
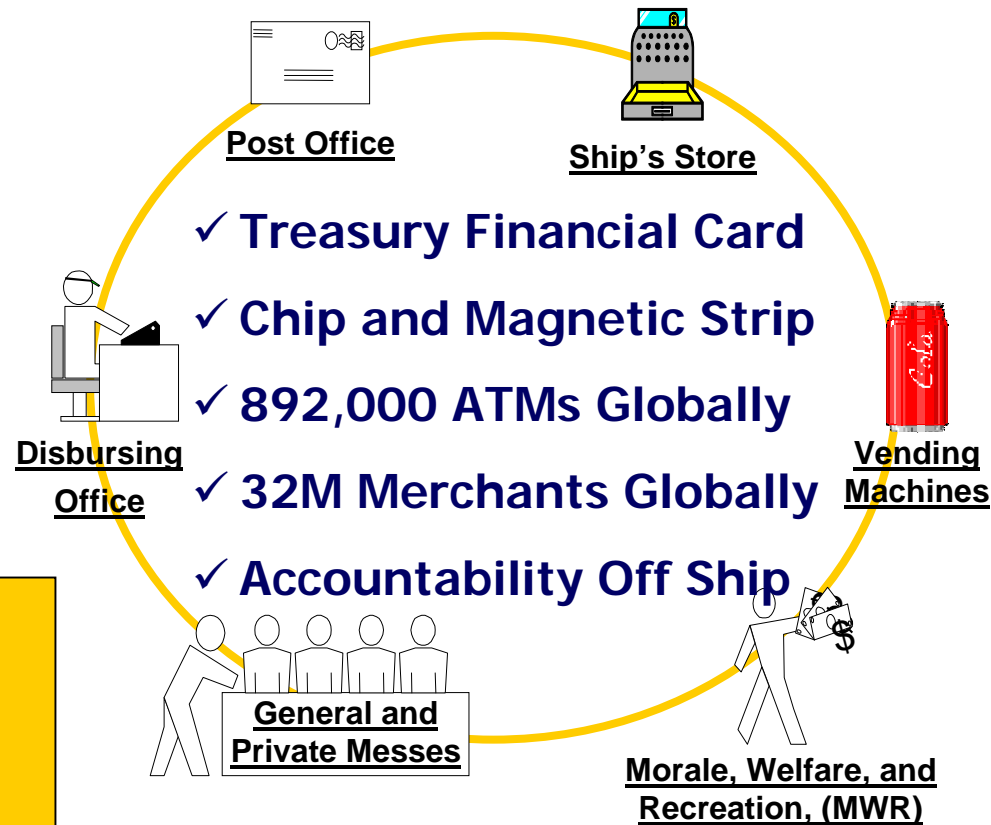
✓ **Apr 2001   USS RENTZ System Turned-On**

✓ **Oct 2001   USS BONHOMME RICHARD System Turned-On**

✓ **Apr 2002   System Security Authorization Agreement -** (moved from Interim Authority to Operate to approval for full system rollout)

✓ **Aug 2002   Business Case Analysis Due**

✓ **Oct 2002   USS ANZIO System Turned-On**

✓ **Oct 2002   USS PORTER System Turned-On**

✓ **Dec 2002   USS ANTIETAM System Turned-On**

✓ **Jan 2003   USS CLEVELAND System Turned-On**

✓ **Jan 2003   USS COMSTOCK System Turned-On**

✓ **Mar 2003   USS COLE System Turned-On**

✓ **May 2003   Fleet Roll-Out Decision - APPROVED**

✓ **Aug 2003   USS CHAFEE System Turned-On**

✓ **Jan 2004   USS MITSCHER System Turned-On**

✓ **Jan 2004   USS PINCKNEY System Turned-On**

✓ **Feb 2004   USS PONCE System Turned-On**

Post Office

Ship's Store

Disbursing Office

✓ **Treasury Financial Card**

✓ **Chip and Magnetic Strip**

✓ **892,000 ATMs Globally**

✓ **32M Merchants Globally**

✓ **Accountability Off Ship**

Vending Machines

General and Private Messes

Morale, Welfare, and Recreation, (MWR)

Over 4.5M transactions Valued at $57.3M

(As of Dec 2003)

NAVSUP

NAVAL SUPPLY SYSTEMS COMMAND HEADQUARTERS

- Navy Cash magnetic stripe and e-purse are protected by an encrypted PIN

- Vending machines will not require a PIN … but maximum amount that can be accessed without a PIN is $25

- When reported, lost or stolen Navy Cash cards are placed on a "hot list" and are electronically blocked at all card reading devices

- The maximum amount that can be placed on the chip is $1,000

- The maximum amount that can be transferred from you home bank to your Navy Cash account each day is $400

- Entering PIN incorrectly three times blocks card … Disbursing Office can unblock … entering PIN incorrectly ten times permanently blocks card … card must be replaced

- **One Navy Cash SOP Manual with Chapters for each functional area**
  - **Disbursing**
  - **Ship's Store**
  - **Post Office**
  - **General Mess**
  - **Private Messes, e.g., Wardroom, Chiefs Mess**
  - **MWR**
  - **Systems Administrator**
- **Prepared with functional experts and reviewed by Fleet reps … input from Rentz and Bonhomme Richard incorporated**
- **Will be available on NAVSUP web site under Navy Logistics Library summer 2003**

NAVAL SUPPLY SYSTEMS COMMAND HEADQUARTERS

- **General orientation for crew as a part of initial mass enrollment**

- **Train the Trainers / Tiger Team for cardholders**

- **Functional training done by contractor**

- **Customer Service Center with hotline numbers for**
    - **Cardholders**
    - **Disbursing Office, Ship's Store, etc**

- **Navy Cash web site for account information**
    - **Cardholders**
    - **Disbursing Office**

- **On board ship, transactions are cash-less**
- **Ashore, on leave or liberty**
  - **Commercial ATMs in town**
  - **Cash out Navy Cash e-purse before leaving ship**
  - **Cash personal check before leaving ship**
- **Foreign currency**
  - **Commercial ATMs in town – provide best exchange rates**
  - **Husbanding agents arrange currency exchange**
  - **Cash out Navy Cash e-purse before leaving ship**

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Mechanicsburg, PA 17055-0791**

JP Morgan Chase Customer Service Center (CSC)

For Cardholders: 1 (866) 3NAVYCASH
1 (866) 362-8922

Web Site: www.navycash.com

e-mail: navycash@ezpaymt.com

For Disbursing Offices / Merchants: 1 (866) 6NAVYCASH
1 (866) 662-8922

Web Site: www.navycashcenter.com

e-mail: navycashcenter@ezpaymt.com

FAX: 1 (866) CHASE01
1 (866) 242-7301

Navy Integrated Call Center (NICC)

Commercial: 1 (877) 4-1-TOUCH
1 (877) 418-6824

DSN: (510) 4-2-TOUCH
(510) 428-6824

Cardholders: Press 62

Disbursing / Merchants: Press 63